

**Amendments to the Abstract**

**Kindly replace the Abstract with the abstract on the following page.**

ABSTRACT

An automated transaction machine including an extensions for financial services (XFS) layer is provided. ~~The machine includes an XFS layer.~~ An application interface portion of the XFS layer is operative to communicate with an application layer of the ATM which may include terminal applications. A hardware interface portion of the XFS layer is operative to communicate with a hardware layer of the ATM which may include hardware devices of the ATM and associated service providers. A diagnostic application is operative to determine whether problems exist in the application layer or the hardware layer of the ATM by causing a plurality of hardware devices to perform predefined operations using the XFS layer and by monitoring the operations. The diagnostic application is operative to output a determination as to whether a problem with the ATM is associated with the components of the application or hardware layers of the ATM responsive to the success or failure of the operations.